



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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FIRST HORIZON CORPORATION

BHC Name

City/State MEMPHIS, TN

Bank Holding Company Information

Federal Reserve District: 8

Consolidated Assets (\$000): 87,909,612

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST HORIZON CORPORATION
165 MADISON AVENUE
MEMPHIS, TN 38103

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,004,783	646,008	1,740,461	1,425,569	1,331,578	55.54	210.18
Income from lease financing receivables.....	12,578	0	11,258	0	0		
Fully taxable income on loans and leases.....	997,963	630,822	1,715,920	1,393,297	1,299,434	58.20	216.68
Tax-exempt income on loans and leases.....	19,398	15,186	35,799	32,272	32,144	27.74	120.23
Estimated tax benefit on income on loans and leases.....	5,136	4,490	9,832	8,287	8,699	14.39	-7.22
Income on loans and leases (tax equivalent).....	1,022,497	650,498	1,761,551	1,433,856	1,340,277	57.19	210.34
Investment interest income (tax equivalent).....	57,323	50,410	103,729	117,807	130,538	13.71	23.13
Interest on balances due from depository institutions.....	5,340	1,886	4,273	18,956	11,774	183.14	192.60
Interest income on other earning assets.....	20,252	29,425	51,575	70,338	84,151	-31.17	7.68
Total interest income (tax equivalent).....	1,105,412	732,219	1,921,128	1,640,957	1,566,740	50.97	178.68
Interest on time deposits of \$250K or more	3,905	6,019	11,431	21,343	20,770	-35.12	
Interest on time deposits < \$250K.....	8,989	17,183	27,879	62,683	32,325	-47.69	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	34,992	56,032	113,106	223,189	163,455	-37.55	169.31
Interest on other borrowings and trading liabilities.....	26,555	30,756	61,061	102,512	104,473	-13.66	21.80
Interest on subordinated debt and mandatory convertible securities	15,150	6,934	22,084	4,564	4,564	118.49	411.82
Total interest expense.....	89,591	116,924	235,561	414,291	325,587	-23.38	109.69
Net interest income (tax equivalent).....	1,015,821	615,295	1,685,567	1,226,666	1,241,153	65.09	187.01
Non-interest income.....	562,995	380,865	1,485,887	637,726	496,101	47.82	102.12
Adjusted operating income (tax equivalent)	1,578,816	996,160	3,171,454	1,864,392	1,737,254	58.49	149.62
Overhead expense.....	1,042,495	643,005	1,733,288	1,229,126	1,217,061	62.13	129.56
Provision for credit losses.....	-160,000	255,000	489,000	47,000	7,000		
Securities gains (losses)	0	0	-4,108	-267	5		-100.00
Other tax equivalent adjustments	0	-1	0	-1	0		
Pretax net operating income (tax equivalent).....	711,384	95,469	943,985	594,286	722,901	645.15	311.14
Applicable income taxes	159,107	17,547	76,084	133,291	157,602	806.75	193.26
Tax equivalent adjustments	6,007	4,785	10,909	8,622	8,792	25.54	6.91
Applicable income taxes (tax equivalent).....	165,114	22,332	86,993	141,913	166,394	639.36	175.77
Minority interest	5,703	5,703	11,500	11,465	11,465	0.00	0.00
Net income before discontinued operations, net of minority interest	540,567	67,434	845,492	440,908	545,042	701.62	403.09
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	540,567	67,434	845,492	440,908	545,042	701.62	403.09
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	546,270	73,137	856,992	452,373	556,507	646.91	382.77
Investment securities income (tax equivalent).....	57,323	50,410	103,729	117,807	130,538	13.71	23.13
US Treasury and agency securities (excluding mortgage-backed securities)	6,505	4,376	10,661	5,612	1,927	48.65	
Mortgage-backed securities	42,102	42,799	78,709	106,394	123,486	-1.63	-8.62
All other securities	8,716	3,235	14,359	5,801	5,125	169.44	1719.68
Cash dividends declared.....	189,358	98,190	286,689	183,861	163,347	92.85	424.67
Common	168,098	95,090	263,280	177,661	157,147	76.78	409.53
Preferred.....	21,260	3,100	23,409	6,200	6,200	585.81	585.81

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis**Percent of Average Assets**

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturities securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....
 Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....
 Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Interest income (tax equivalent).....	2.56	2.92	22	3.21	3.46	26	3	3.27	26	3.93	4	45	3.88	3.87	53
Less: Interest expense.....	0.21	0.25	48	0.51	0.61	41	0.37	0.48	38	0.99	0.98	59	0.81	0.79	60
Equals: Net interest income (tax equivalent).....	2.35	2.65	24	2.70	2.84	36	2.63	2.77	35	2.94	3.01	40	3.07	3.08	42
Plus: Non-interest income.....	1.30	1.11	65	1.67	1.14	82	2.32	1.21	87	1.53	1.32	68	1.23	1.31	55
Equals: adjusted operating income (tax equivalent).....	3.65	3.82	48	4.37	4.05	67	4.95	4.04	85	4.47	4.41	56	4.30	4.46	42
Less: Overhead expense.....	2.41	2.24	65	2.82	2.63	68	2.70	2.57	68	2.94	2.69	67	3.01	2.71	73
Less: Provision for credit losses.....	-0.37	-0.15	16	1.12	0.85	71	0.76	0.51	82	0.11	0.15	50	0.02	0.14	15
Plus: Realized gains (losses) on held-to-maturities securities.....	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities.....	0	0.01	27	0	0.03	22	-0.01	0.02	0	0	0.01	23	0	0	57
Plus: other tax equivalent adjustments.....	0	0	48	0	0	17	0	0	48	0	0	14	0	0	45
Equals: Pretax net operating income (tax equivalent).....	1.65	1.79	46	0.42	0.64	26	1.47	1.04	79	1.42	1.56	36	1.79	1.57	72
Less: Applicable income taxes (tax equivalent).....	0.38	0.41	41	0.10	0.16	28	0.14	0.23	22	0.34	0.36	40	0.41	0.33	74
Less: Minority interest.....	0.01	0	93	0.02	0	94	0.02	0	93	0.03	0	92	0.03	0	94
Equals: Net operating income.....	1.25	1.36	43	0.30	0.48	26	1.32	0.81	86	1.06	1.19	31	1.35	1.24	63
Plus: Net extraordinary items.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income.....	1.25	1.35	44	0.30	0.50	25	1.32	0.82	86	1.06	1.19	31	1.35	1.24	63
Memo: Net income (last four quarters).....	1.56	1.25	78	0.67	0.81	29	1.32	0.82	86	1.06	1.19	31	1.35	1.24	63
Net income-BHC and noncontrolling (minority) interest.....	1.26	1.37	46	0.32	0.50	25	1.34	0.83	87	1.08	1.20	34	1.38	1.25	68
Margin Analysis															
Average earning assets / Average assets.....	92.51	93.15	40	89.59	91.74	24	91.28	92.32	34	89.33	91.05	28	89.13	91.48	22
Average interest-bearing funds / Average assets.....	59.82	62.32	40	65.98	65.48	54	60.31	64.06	33	66.48	65.57	53	66.39	65.56	59
Interest income (tax equivalent) / Average earning assets.....	2.77	3.14	25	3.58	3.78	32	3.28	3.55	27	4.40	4.41	52	4.35	4.24	57
Interest expense / Average earning assets.....	0.22	0.27	47	0.57	0.66	43	0.40	0.52	37	1.11	1.08	60	0.90	0.86	61
Net interest income (tax equivalent) / Average earning assets.....	2.54	2.85	26	3.01	3.10	39	2.88	3.01	37	3.29	3.33	43	3.45	3.38	45
Yield or Cost															
Total loans and leases (tax equivalent).....	3.51	4.05	21	3.95	4.44	19	3.75	4.27	19	4.82	5.09	36	4.80	4.95	48
Interest-bearing bank balances.....	0.10	0.11	28	0.26	0.50	20	0.12	0.27	7	2.54	2.04	78	1.45	1.64	31
Federal funds sold and reverse repos.....	0.01	0.26	35	0.72	0.94	47	0.43	0.68	44	2.02	2.44	37	1.67	2.17	22
Trading assets.....	2.69	0.42	93	2.94	0.67	89	2.60	0.60	89	3.21	0.99	85	3.58	1.11	89
Total earning assets.....	2.75	3.11	25	3.56	3.74	32	3.26	3.51	31	4.38	4.36	53	4.33	4.20	57
Investment securities (tax equivalent).....	1.39	1.80	22	2.28	2.51	32	1.63	2.25	10	2.58	2.76	37	2.65	2.68	49
US Treasury and agency securities (excluding mortgage-backed securities).....	0.97	1.28	31	0.99	2.01	12	1.07	1.75	20	2.40	2.32	65	2.21	2.05	64
Mortgage-backed securities.....	1.30	1.56	25	2.24	2.33	33	1.56	2.05	11	2.59	2.61	50	2.65	2.50	71
All other securities.....	3.37	2.91	69	5.02	3.48	85	4.69	3.24	87	5.76	4.06	89	6.29	4.20	89
Interest-bearing deposits.....	0.20	0.24	47	0.63	0.70	48	0.42	0.53	42	1.27	1.10	66	0.95	0.81	68
Time deposits of \$250K or more	0.62	0.76	40	1.52	1.67	29	1.07	1.42	22	2.02	1.96	52	1.99	1.44	90
Time deposits < \$250K.....	0.52	0.72	32	1.48	1.58	40	0.96	1.36	17	2.02	1.82	62	1.23	1.29	42
Other domestic deposits	0.16	0.17	59	0.51	0.50	55	0.38	0.36	59	1.11	0.93	70	0.84	0.67	72
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos.....	0.16	0.19	63	0.68	0.85	49	0.41	0.62	40	1.99	1.86	57	1.58	1.51	48
Other borrowed funds and trading liabilities.....	2.38	1.31	87	1.85	1.62	64	2.11	1.50	82	3.12	2.38	84	2.79	2.28	82
All interest-bearing funds.....	0.35	0.40	46	0.78	0.92	41	0.61	0.74	38	1.49	1.49	58	1.21	1.19	63

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	562,995	380,865	1,485,887	637,726	496,101
Fiduciary activities income	35,846	23,428	55,171	44,331	43,112
Service charges on deposit accounts - domestic	66,110	50,058	117,915	107,356	108,146
Trading revenue.....	218,022	199,625	406,291	264,393	155,266
Investment banking fees and commissions.....	41,243	30,207	68,496	56,418	56,521
Insurance activities revenue.....	895	1,190	1,915	2,125	2,096
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	1,993	606	2,349	1,588	1,709
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	77,627	4,703	109,562	8,097	8,942
Other non-interest income.....	121,259	71,048	724,188	153,418	120,309
Total overhead expenses	1,042,495	643,005	1,733,288	1,229,126	1,217,061
Personnel expense.....	651,637	395,093	1,059,287	709,571	677,859
Net occupancy expense.....	93,841	57,534	157,568	114,929	125,397
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	27,984	10,592	39,894	24,835	25,855
Other operating expenses.....	269,033	179,786	476,539	379,791	387,950
Fee income on mutual funds and annuities.....	35,714	26,108	54,967	49,655	48,067
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	8,139	4,981	8,447	4,994	5,576
Average personnel expense per employee.....	80.06	79.32	125.40	142.08	121.57
Average assets per employee.....	10,615.22	9,159.61	7,589.90	8,359.38	7,239.59

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	6.34	2.15	89	6.85	2.20	90	3.70	2.02	76	7.79	2.72	88	9.69	3.08
Overhead expenses / Net Interest Income + non-interest income	66.28	59.03	77	64.86	63.28	66	54.84	62.28	22	66.23	61.29	74	70.41	60.88
Percent of Average Assets														
Total overhead expense	2.41	2.24	65	2.82	2.63	68	2.70	2.57	68	2.94	2.69	67	3.01	2.71
Personnel expense.....	1.51	1.25	75	1.73	1.31	87	1.65	1.30	82	1.70	1.41	80	1.68	1.44
Net occupancy expense.....	0.22	0.24	36	0.25	0.26	47	0.25	0.26	44	0.28	0.28	52	0.31	0.28
Other operating expenses.....	0.69	0.73	54	0.83	0.99	51	0.81	0.94	53	0.97	0.97	65	1.03	0.97
Overhead less non-interest income	1.11	1.10	43	1.15	1.36	32	0.39	1.25	9	1.42	1.32	52	1.79	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	66.03	58.45	79	64.55	62.83	65	54.65	61.82	22	65.93	60.64	73	70.06	60.37
Personnel expense.....	41.27	33.10	90	39.66	32.43	89	33.40	32.36	50	38.06	32.39	84	39.02	32.51
Net occupancy expense.....	5.94	6.33	43	5.78	6.65	33	4.97	6.58	24	6.16	6.52	40	7.22	6.48
Other operating expenses.....	18.81	18.60	56	19.11	23.06	42	16.28	22.28	22	21.70	21.20	64	23.82	20.90
Total non-interest income	35.66	28.18	68	38.23	27.40	78	46.85	28.83	86	34.21	29.23	67	28.56	28.50
Fiduciary activities income	2.27	2.24	59	2.35	2.10	60	1.74	2.09	52	2.38	1.97	64	2.48	2.14
Service charges on domestic deposit accounts	4.19	3.19	70	5.03	3.35	79	3.72	3.27	58	5.76	3.88	74	6.23	4.15
Trading revenue.....	13.81	0.72	95	20.04	1.60	97	12.81	1.28	96	14.18	1.18	95	8.94	0.85
Investment banking fees and commissions.....	2.61	2.52	67	3.03	2.64	72	2.16	2.46	62	3.03	3.54	71	3.25	3.42
Insurance activities revenue.....	0.06	0.37	46	0.12	0.39	59	0.06	0.41	48	0.11	0.47	53	0.12	0.47
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	0.13	0.55	45	0.06	-0.20	62	0.07	0.01	62	0.09	0.28	48	0.10	0.65
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	4.92	3.83	72	0.47	2.89	33	3.45	3.92	58	0.43	1.86	26	0.51	1.61
Other non-interest income.....	7.68	9.26	48	7.13	9.31	41	22.83	9.65	92	8.23	10.04	50	6.93	9.86
Overhead less non-interest income	30.37	29.94	45	26.32	34.19	25	7.80	31.93	9	31.72	31.06	40	41.50	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.37	21.54	58	18.38	18.39	42	8.06	18.63	7	22.43	20.56	65	21.80	19.04
Applicable income tax + TE / Pretax net operating income + TE	23.21	23.10	53	23.39	22.75	57	9.22	21.18	8	23.88	23.23	62	23.02	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	30,727,280	15,253,072	31,668,063	14,832,846	14,632,671	101.45	250.01	
Commercial and industrial loans	16,169,242	10,088,936	16,307,066	8,204,088	8,084,809	60.27	217.96	
Loans to individuals	727,049	306,298	724,441	340,567	403,922	137.37	141.39	
Loans to depository institutions and acceptances of other banks	2,011	82,526	2,038	139,260	198,630	-97.56	-98.65	
Agricultural loans	44,294	31,151	36,719	27,939	14,359	42.19		
Other loans and leases	10,000,822	7,696,532	10,520,842	8,114,710	4,884,692	29.94	127.52	
Less: Unearned income	622	1,097	935	1,101	1,995	-43.30	-52.41	
Loans and leases, net of unearned income	57,670,076	33,457,418	59,258,234	31,658,309	28,217,088	72.37	208.26	
Less: Allowance for loan and lease losses	815,038	537,881	963,311	200,307	180,424	51.53	307.91	
Net loans and leases	56,855,038	32,919,537	58,294,923	31,458,002	28,036,664	72.71	207.19	
Debt securities that reprice or mature in over 1 year	7,660,676	4,309,512	7,208,822	4,366,297	4,585,205	77.76	101.28	
Mutual funds and equity securities	150,219	71,264	142,459	69,458	60,020	110.79	499.56	
Subtotal	64,665,933	37,300,313	65,646,204	35,893,757	32,681,889	73.37	189.47	
Interest-bearing bank balances	13,451,310	3,135,844	8,351,385	482,405	1,277,611	328.95	4080.76	
Federal funds sold and reverse repos	622,048	415,267	445,211	633,165	624,034	49.79	-32.55	
Debt securities that reprice or mature within 1 year	706,882	1,151,198	816,338	69,970	41,363	-38.60	2180.78	
Trading assets	1,220,666	1,439,004	1,480,425	1,454,465	1,509,680	-15.17	-4.68	
Total earning assets	80,666,839	43,441,626	76,739,563	38,533,762	36,134,577	85.69	224.03	
Non-interest-bearing cash and due from depository institutions	1,303,266	604,280	1,203,163	633,728	781,291	115.67	359.47	
Premises, fixed assets, and leases	1,049,415	644,785	1,129,264	658,916	494,041	62.75	275.23	
Other real estate owned	11,429	15,134	16,612	17,838	25,290	-24.48	-43.01	
Investment in unconsolidated subsidiaries	8,690	5,080	8,691	5,080	5,080	71.06	13066.67	
Intangible and other assets	4,869,973	3,935,895	5,114,039	3,464,179	3,394,046	23.73	136.01	
Total assets	87,909,612	48,646,800	84,211,332	43,313,503	40,834,325	80.71	219.19	
Quarterly average assets	87,505,118	47,778,488	83,675,944	42,839,029	40,486,664	83.15	226.93	
Average loans and leases (YTD)	58,318,511	32,909,766	46,944,987	29,757,806	27,939,790	77.21	230.00	
Memoranda								
Loans held-for-sale	977,219	745,655	1,021,718	593,790	679,149	31.06	728.32	
Loans not held-for-sale	56,692,857	32,711,763	58,236,516	31,064,519	27,537,939	73.31	204.96	
Real estate loans secured by 1–4 family	11,707,501	6,246,790	12,795,313	6,388,152	6,714,570	87.42	121.79	
Commercial real estate loans	18,952,709	8,975,480	18,805,650	8,411,206	7,891,012	111.16	442.39	
Construction and land development	2,708,895	1,269,937	2,715,879	1,053,164	1,259,468	113.31	333.85	
Multifamily	1,910,698	608,280	1,917,378	551,441	578,673	214.11	629.36	
Nonfarm nonresidential	14,333,116	7,097,263	14,172,393	6,806,601	6,052,871	101.95	449.60	
Real estate loans secured by farmland	67,070	30,802	67,100	33,488	27,089	117.75	1020.82	
Total investment securities	8,517,777	5,531,974	8,167,619	4,505,725	4,686,588	53.97	120.55	
U.S. Treasury securities	606,664	999,975	613,213	100	98	-39.33	606564.00	
US agency securities (excluding mortgage-backed securities)	742,647	417,292	684,065	306,092	149,786	77.97		
Municipal securities	517,837	90,383	460,207	60,526	32,574	472.94	8777.71	
Mortgage-backed securities	6,490,410	3,902,646	6,217,667	4,019,009	4,378,800	66.31	69.86	
Asset-backed securities	0	0	0	0	0			
Other debt securities	10,000	50,414	50,008	50,540	65,310	-80.16	0.00	
Mutual funds and equity securities	150,219	71,264	142,459	69,458	60,020	110.79	499.56	
Available-for-sale securities	8,357,558	5,450,710	8,015,160	4,426,267	4,616,568	53.33	117.21	
U.S. Treasury securities	606,664	999,975	613,213	100	98	-39.33	606564.00	
US agency securities (excluding mortgage-backed securities)	742,647	417,292	684,065	306,092	149,786	77.97		
Municipal securities	517,837	90,383	460,207	60,526	32,574	472.94	34422.47	
Mortgage-backed securities	6,490,410	3,902,646	6,217,667	4,019,009	4,378,800	66.31	69.86	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	40,414	40,008	40,540	55,310	-100.00		
Mutual funds and equity securities	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation)	0	-119	0	1	-157		-100.00	
Available-for-sale securities appreciation (depreciation)	57,460	156,964	143,362	41,263	-100,613	-63.39	-39.52	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	7,070,374	4,737,770	6,389,962	3,776,885	3,810,253	49.23	109.52	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	25,839,758	11,794,201	22,178,767	8,436,236	8,150,800	119.09	354.48
NOW, ATS and transaction accounts	9,344,726	4,550,603	9,284,126	3,611,327	2,973,516	105.35	316.98
Time deposits less brokered deposits < \$250K	1,079,667	-1,520,630	-98,008	714,142	-207,052		
MMDA and other savings accounts	33,795,821	18,760,672	33,453,610	16,768,096	17,457,509	80.14	195.42
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	70,059,972	33,584,846	64,818,495	29,529,801	28,374,773	108.61	261.88
Time deposits of \$250K or more	1,121,710	681,825	1,388,713	899,764	1,092,036	64.52	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	2,126,796	2,261,113	2,032,762	1,265,268	1,019,159	-5.94	121.59
Secured federal funds purchased	146,443	270,191	126,336	274,918	289,875		
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	119,136	634,528	165,694	2,751,141	510,636	-81.22	-78.06
Other borrowings w/remaining maturity over 1 year	944,661	894,756	943,897	105,591	585,668	5.58	-8.37
Brokered deposits < \$250K	2,102,333	3,494,507	3,779,726	2,004,429	3,220,792	-39.84	
Noncore funding	6,414,636	7,966,729	8,310,792	7,026,193	6,428,291	-19.48	68.60
Trading liabilities	598,126	282,720	443,030	536,241	402,425	111.56	-33.93
Subordinated notes and debentures + trust preferred securities	733,449	638,470	731,664	190,829	189,423	14.88	1494.52
Other liabilities	1,537,895	965,650	1,600,410	954,431	654,033	59.26	109.54
Total liabilities	79,344,078	43,438,415	75,904,391	38,237,495	36,048,945	82.66	219.29
Equity Capital							
Perpetual preferred stock (including surplus)	519,971	240,289	470,370	95,624	95,624	116.39	443.77
Common stock	344,291	195,224	346,894	194,668	199,108	76.36	137.42
Common surplus	4,996,718	2,940,610	5,073,055	2,931,451	3,029,425	69.92	266.72
Retained earnings	2,612,512	1,671,629	2,261,275	1,798,442	1,542,408	56.29	176.26
Accumulated other comprehensive income	-203,389	-134,798	-140,084	-239,608	-376,616		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	8,270,103	4,912,954	8,011,510	4,780,577	4,489,949	68.33	245.09
Noncontrolling (minority) interest in subsidiaries	295,431	295,431	295,431	295,431	295,431	0.00	0.00
Total equity capital, including minority interest	8,565,534	5,208,385	8,306,941	5,076,008	4,785,380	64.46	218.19
Total liabilities and capital	87,909,612	48,646,800	84,211,332	43,313,503	40,834,325	80.71	219.19
Memoranda							
Non-interest-bearing deposits	25,839,758	11,794,201	22,178,767	8,436,236	8,150,800	119.09	354.48
Interest-bearing deposits	47,444,257	25,966,977	47,808,167	23,997,758	24,536,801	82.71	217.45
Total deposits	73,284,015	37,761,178	69,986,934	32,433,994	32,687,601	94.07	255.21
Long-term debt that reprices within 1 year	97,744	92,472	95,136	99,468	94,418	5.70	2.32
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	8,011,510	4,780,577	4,780,577	4,489,949	4,285,057		
Accounting restatements	0	-96,057	-96,057	-1,011	67		
Net income	540,567	67,434	845,492	440,908	545,042		
Net sale of new perpetual preferred stock	49,602	144,665	144,665	0	0		
Net sale of new common stock	-79,333	11,607	34,487	-102,414	-77,249		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	393	0	2,497,295	0	-46,041		
Less: Dividends declared	189,358	98,190	286,689	183,861	163,347		
Change in other comprehensive income	-63,305	104,810	99,496	137,006	-53,580		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	27	-1,892	-7,756	0	0		
Holding company equity capital, ending balance	8,270,103	4,912,954	8,011,510	4,780,577	4,489,949		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	34.95	36.32	40	31.35	36.22	34	37.61	36.22	44	34.25	37.78	38	35.83	37.19	44
Commercial and industrial loans	18.39	12.25	81	20.74	14.99	76	19.36	13.52	79	18.94	12.02	80	19.80	12.85	78
Loans to individuals	0.83	3.48	37	0.63	3.53	33	0.86	3.40	38	0.79	4.20	30	0.99	4.31	32
Loans to depository institutions and acceptances of other banks	0	0.01	72	0.17	0.04	88	0	0.03	71	0.32	0.04	89	0.49	0.05	91
Agricultural loans.....	0.05	0.21	53	0.06	0.20	56	0.04	0.19	51	0.06	0.24	55	0.04	0.30	48
Other loans and leases.....	11.38	4.22	93	15.82	4.66	95	12.49	4.63	93	18.73	5.01	96	11.96	5	90
Net loans and leases.....	64.67	59.81	62	67.67	63.21	54	69.22	61.58	71	72.63	63.77	71	68.66	63.98	52
Debt securities over 1 year.....	8.71	17.61	15	8.86	14.01	25	8.56	15.55	17	10.08	14.60	22	11.23	14.63	34
Mutual funds and equity securities	0.17	0.06	85	0.15	0.05	82	0.17	0.05	83	0.16	0.06	82	0.15	0.06	80
Subtotal	73.56	78.32	24	76.68	78.43	28	77.95	78.16	33	82.87	79.65	40	80.04	79.97	28
Interest-bearing bank balances	15.30	9.11	86	6.45	6.78	49	9.92	7.51	69	1.11	3.06	27	3.13	3.04	61
Federal funds sold and reverse repos	0.71	0.52	81	0.85	0.86	81	0.53	0.82	81	1.46	1.57	80	1.53	1.66	78
Debt securities 1 year or less	0.80	1.53	37	2.37	1.83	70	0.97	1.68	41	0.16	1.91	11	0.10	1.96	12
Trading assets	1.39	0.60	85	2.96	1.09	86	1.76	1.01	85	3.36	1.19	84	3.70	1.33	84
Total earning assets.....	91.76	91.43	54	89.30	90.72	28	91.13	91.05	51	88.96	89.53	41	88.49	89.74	33
Non-interest cash and due from depository institutions.....	1.48	1.01	86	1.24	1.08	62	1.43	1.07	81	1.46	1.14	77	1.91	1.21	88
Other real estate owned.....	0.01	0.02	62	0.03	0.03	67	0.02	0.02	60	0.04	0.03	69	0.06	0.04	73
All other assets.....	6.76	7.50	43	9.46	8.16	67	7.44	7.82	44	9.57	9.27	55	9.60	8.98	57
Memoranda															
Short-term investments	16.81	12.01	77	9.67	10.58	55	11.42	11.17	59	2.74	7.63	37	4.76	7.80	52
U.S. Treasury securities.....	0.69	1.08	63	2.06	0.92	78	0.73	0.84	72	0	1.03	23	0	1.04	29
US agency securities (excluding mortgage-backed securities)	0.84	0.77	68	0.86	0.48	73	0.81	0.63	70	0.71	0.54	66	0.37	0.69	56
Municipal securities	0.59	1.72	44	0.19	1.45	28	0.55	1.69	41	0.14	1.34	30	0.08	1.62	26
Mortgage-backed securities	7.38	12.97	24	8.02	11.11	35	7.38	11.75	30	9.28	11.44	34	10.72	11.13	49
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.01	0.52	30	0.10	0.39	51	0.06	0.42	44	0.12	0.39	53	0.16	0.41	57
Loans held-for-sale.....	1.11	0.42	83	1.53	0.48	85	1.21	0.52	82	1.37	0.39	88	1.66	0.30	94
Loans held for investment	64.49	59.85	62	67.24	63.46	49	69.16	61.72	72	71.72	63.50	69	67.44	63.93	49
Real estate loans secured by 1–4 family	13.32	11.69	61	12.84	12.29	54	15.19	11.91	64	14.75	13.29	58	16.44	13.46	63
Revolving	2.53	1.45	72	2.51	1.80	64	2.99	1.66	75	3.04	2.07	68	3.76	2.27	73
Closed-end, secured by first liens	10.64	9.84	61	10.15	9.99	51	12.02	9.81	62	11.47	10.69	54	12.31	10.57	59
Closed-end, secured by junior liens	0.14	0.20	48	0.17	0.26	50	0.18	0.22	55	0.24	0.28	57	0.38	0.31	66
Commercial real estate loans	21.56	22.48	46	18.45	21.90	39	22.33	22.22	47	19.42	22.23	42	19.32	21.58	45
Construction and land development	3.08	3.35	48	2.61	3.32	46	3.23	3.40	54	2.43	3.44	47	3.08	3.51	51
Multifamily.....	2.17	3.31	43	1.25	3.07	29	2.28	3.12	42	1.27	3.01	31	1.42	2.72	36
Nonfarm nonresidential	16.30	14.81	55	14.59	14.50	49	16.83	14.72	55	15.71	14.69	53	14.82	14.44	49
Real estate loans secured by farmland.....	0.08	0.34	50	0.06	0.33	46	0.08	0.33	50	0.08	0.36	49	0.07	0.41	47

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	22,496,838	12,945,841	20,795,773	12,355,221	10,884,975
Commit: Secured commercial real estate loans	3,436,971	1,717,361	2,884,255	1,911,673	1,350,697
Commit: Unsecured real estate loans	309,115	29,212	103,468	30,729	53,599
Credit card lines (reported semiannually, June/Dec)	1,569,114	1,050,506	1,519,556	1,014,420	917,832
Securities underwriting	0	0	0	0	0
Standby letters of credit	785,882	465,702	748,839	458,235	443,178
Commercial and similar letters of credit	3,073	3,865	2,332	1,033	3,780
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	485,829	246,059	464,296	0	0
Credit derivatives - notional amount (holding company as beneficiary)	238,558	93,844	232,612	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	210,993	107,103	154,245	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	513,394	232,800	542,663	0	0
Derivative Contracts					
Interest rate futures and forward contracts	19,354,083	15,139,801	23,190,246	18,642,824	9,669,280
Written options contracts (interest rate)	1,112,235	528,287	1,294,064	569,296	634,913
Purchased options contracts (interest rate)	687,003	558,287	679,562	639,296	654,913
Interest rate swaps	21,843,695	14,822,710	21,538,799	11,732,427	9,142,361
Futures and forward foreign exchange	28,343	40,398	144,456	41,834	92,221
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	89,201	0	102,561	0	0
Purchased options contracts (commodity and other)	89,201	0	102,561	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	25.59	22.45	65	26.61	21.74	71	24.69	22.01	66	28.53	23.52	70	26.66	24.05	66
Standby letters of credit	0.89	0.67	74	0.96	0.72	71	0.89	0.71	72	1.06	0.84	71	1.09	0.92	68
Commercial and similar letters of credit	0	0.02	53	0.01	0.02	57	0	0.02	50	0	0.02	46	0.01	0.02	54
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.55	0.25	76	0.51	0.39	73	0.55	0.35	72	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0.27	0.19	73	0.19	0.33	70	0.28	0.30	72	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0.24	0.18	76	0.22	0.22	76	0.18	0.25	75	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.58	0.14	84	0.48	0.36	82	0.64	0.30	82	0	0.45	34	0	0.69	34
Derivative contracts	49.15	49.75	78	63.91	51.68	81	55.87	48.62	77	73.02	68.47	78	49.45	65.81	73
Interest rate contracts	48.91	35.96	81	63.83	36.85	83	55.46	34.36	82	72.92	47.31	81	49.23	43.84	77
Interest rate futures and forward contracts	22.02	5.17	90	31.12	9.28	89	27.54	6.21	89	43.04	10.67	87	23.68	11.40	85
Written options contracts (interest rate)	1.27	1.82	65	1.09	2.30	51	1.54	2.18	62	1.31	2.47	69	1.55	2.16	71
Purchased options contracts (interest rate)	0.78	1.33	71	1.15	1.51	71	0.81	1.46	69	1.48	2.65	70	1.60	2.32	72
Interest rate swaps	24.85	20.67	69	30.47	22.27	75	25.58	20.83	71	27.09	28.86	73	22.39	26.74	70
Foreign exchange contracts	0.03	6.16	59	0.08	5.77	59	0.17	6.01	62	0.10	10.12	54	0.23	10.92	57
Futures and forward foreign exchange contracts	0.03	3.93	61	0.08	3.58	60	0.17	3.47	65	0.10	5.23	57	0.23	5.22	61
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0.20	0.86	75	0	1.80	32	0.24	1.86	73	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0.10	0.29	81	0	0.54	35	0.12	0.52	82	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0.10	0.19	82	0	0.38	35	0.12	0.37	81	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	38.58	42.93	59	39.34	41.55	64	44.30	42.82	68	41.52	45.53	64	38.96	44.93	58

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	43,203,761	31,089,483	47,052,249	31,625,677	20,193,688
Interest rate contracts	42,997,016	31,049,085	46,702,671	31,583,843	20,101,467
Foreign exchange contracts.....	28,343	40,398	144,456	41,834	92,221
Equity, commodity, and other contracts	178,402	0	205,122	0	0
Derivatives Position					
Futures and forwards	19,382,426	15,180,199	23,334,702	18,684,658	9,761,501
Written options	1,201,436	528,287	1,396,625	569,296	634,913
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,201,436	528,287	1,396,625	569,296	634,913
Purchased options	776,204	558,287	782,123	639,296	654,913
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	776,204	558,287	782,123	639,296	654,913
Swaps	21,843,695	14,822,710	21,538,799	11,732,427	9,142,361
Held for trading.....	26,368,482	22,472,180	30,472,190	24,097,340	14,306,749
Interest rate contracts	26,340,139	22,431,782	30,327,734	24,055,506	14,214,528
Foreign exchange contracts.....	28,343	40,398	144,456	41,834	92,221
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	16,835,279	8,617,303	16,580,059	7,528,337	5,886,939
Interest rate contracts	16,656,877	8,617,303	16,374,937	7,528,337	5,886,939
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	178,402	0	205,122	0	0
Derivative contracts (excluding futures and FX 14 days or less)	42,979,474	30,967,146	46,590,315	31,056,379	19,285,476
One year or less	20,750,177	16,660,159	24,517,621	20,314,870	10,764,714
Over 1 year to 5 years	10,504,639	5,561,008	10,168,416	4,570,163	4,449,890
Over 5 years	11,724,658	8,745,979	11,904,278	6,171,346	4,070,872
Gross negative fair value (absolute value)	116,435	94,109	148,214	68,116	133,955
Gross positive fair value.....	479,440	599,661	769,986	183,305	81,926
Held for trading.....	155,756	297,319	274,111	89,312	52,060
Non-traded.....	323,684	302,342	495,875	93,993	29,866
Current credit exposure on risk-based capital derivative contracts	454,800	595,872	734,339	182,490	81,776
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	99.52	94.09	40	99.87	95.13	51	99.26	94.10	43	99.87	93.44	57	99.54	92.91	58
Percent of Notional Amount															
Interest rate contracts	0.07	3.27	54	0.13	2.75	53	0.31	3.49	57	0.13	3.20	47	0.46	3.39	47
Foreign exchange contracts	0.41	1.17	73	0	1.12	32	0.44	1.17	70	0	1.64	31	0	1.93	30
Futures and forwards	44.86	12.57	89	48.83	12.99	91	49.59	14.05	91	59.08	13.49	92	48.34	12.78	88
Written options	2.78	7.49	42	1.70	8.37	28	2.97	8.18	35	1.80	5.91	39	3.14	6.60	47
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	2.78	7.20	44	1.70	7.94	29	2.97	7.73	39	1.80	5.10	42	3.14	5.49	51
Purchased options	1.80	3.44	56	1.80	3.38	62	1.66	3.42	55	2.02	4.42	57	3.24	4.19	59
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	1.80	3.04	60	1.80	2.87	65	1.66	2.86	59	2.02	3.35	60	3.24	3.20	64
Swaps	50.56	71.23	23	47.68	69.92	20	45.78	68.76	23	37.10	69.75	16	45.27	70.34	17
Held for trading	61.03	40.60	53	72.28	43.50	63	64.76	43.53	53	76.20	44.16	63	70.85	46.31	53
Interest rate contracts	60.97	34.42	60	72.15	37.56	73	64.46	36.62	64	76.06	37.24	74	70.39	38.40	64
Foreign exchange contracts	0.07	1.57	67	0.13	1.40	66	0.31	1.60	68	0.13	1.60	61	0.46	1.85	61
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	38.97	59.40	46	27.72	56.50	36	35.24	56.47	46	23.80	55.84	36	29.15	53.69	46
Interest rate contracts	38.55	56.19	48	27.72	54.31	40	34.80	53.82	46	23.80	52.22	37	29.15	50.60	47
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0.41	0.13	87	0	0.10	37	0.44	0.10	87	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	99.48	91.87	69	99.61	89.91	71	99.02	91.48	67	98.20	93.86	54	95.50	94.47	42
One year or less	48.03	28.05	74	53.59	30.94	75	52.11	32.05	74	64.24	32.17	79	53.31	32.51	73
Over 1 year to 5 years	24.31	26.03	46	17.89	27.26	40	21.61	27.06	49	14.45	30.45	32	22.04	31.16	33
Over 5 years	27.14	30.08	50	28.13	28.48	50	25.30	29.56	47	19.51	28.09	43	20.16	28.71	42
Gross negative fair value (absolute value)	0.27	1.25	16	0.30	1.76	18	0.31	1.55	16	0.22	0.83	20	0.66	0.72	46
Gross positive fair value	1.11	1.68	28	1.93	2.69	39	1.64	2.23	39	0.58	1.19	24	0.41	0.85	14
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.05	46	0.02	0.07	40	0.02	0.07	42	0.02	0.06	54	0.04	0.06	77
Gross positive fair value (X)	0.07	0.07	69	0.15	0.11	72	0.11	0.09	71	0.05	0.07	66	0.02	0.06	61
Held for trading (X)	0.02	0.05	56	0.07	0.08	62	0.04	0.07	54	0.02	0.06	58	0.01	0.05	58
Non-traded (X)	0.05	0.01	90	0.08	0.02	88	0.07	0.02	92	0.02	0.01	82	0.01	0.01	74
Current credit exposure (X)	0.06	0.05	72	0.15	0.08	78	0.11	0.06	77	0.05	0.05	70	0.02	0.04	70
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.73	0.63	69	1.59	1.03	76	1.16	0.85	72	0.49	0.73	67	0.25	0.53	66

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	83,776	29,484	102,145	38,072	48,247
90+ days past due loans and leases	19,271	20,091	22,229	27,953	39,707
Nonaccrual loans and leases	351,272	228,488	388,566	166,352	150,881
Total past due and nonaccrual loans and leases	454,319	278,063	512,940	232,377	238,835
Restructured 30-89 days past due	1,848	4,385	2,344	5,836	7,220
Restructured 90+ days past due	4,404	5,019	5,033	6,844	8,360
Restructured nonaccrual	131,316	75,766	142,201	84,187	84,560
Total restructured loans and leases	137,568	85,170	149,578	96,867	100,140
30-89 days past due loans held for sale	3,915	2,329	3,174	3,732	5,851
90+ days past due loans held for sale	7,755	5,592	6,199	6,484	7,365
Nonaccrual loans held for sale	7,640	3,131	2,566	3,932	5,904
Total past due and nonaccrual loans held for sale	19,310	11,052	11,939	14,148	19,120
Restructured loans and leases in compliance	174,994	147,943	196,133	155,736	179,588
Other real estate owned	11,429	15,134	16,612	17,838	25,290
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases														
30-89 days past due loans and leases	0.15	0.27	37	0.09	0.36	15	0.17	0.39	20	0.12	0.43	13	0.17	0.44
90+ days past due loans and leases	0.03	0.10	53	0.06	0.13	57	0.04	0.12	49	0.09	0.15	58	0.14	0.17
Nonaccrual loans and leases	0.61	0.58	59	0.68	0.61	64	0.66	0.66	55	0.53	0.51	58	0.53	0.54
90+ days past due and nonaccrual loans and leases	0.64	0.73	52	0.74	0.80	54	0.69	0.85	44	0.61	0.71	50	0.68	0.75
30-89 days past due restructured	0	0.01	57	0.01	0.01	74	0	0.01	52	0.02	0.01	70	0.03	0.02
90+ days past due restructured	0.01	0	84	0.02	0.01	86	0.01	0.01	84	0.02	0.01	87	0.03	0.01
Nonaccrual restructured	0.23	0.12	81	0.23	0.13	74	0.24	0.13	83	0.27	0.14	78	0.30	0.16
30-89 days past due loans held for sale	0.01	0	89	0.01	0	89	0.01	0	84	0.01	0	90	0.02	0
90+ days past due loans held for sale	0.01	0	93	0.02	0	94	0.01	0	89	0.02	0	94	0.03	0
Nonaccrual loans held for sale	0.01	0	84	0.01	0	85	0	0.01	80	0.01	0	88	0.02	0
Percent of Loans and Leases and Other Assets														
30+ Days Past Due and Nonaccrual														
30-89 days past due assets	0.15	0.27	37	0.09	0.37	15	0.17	0.40	20	0.12	0.43	13	0.17	0.44
90+ days past due assets	0.03	0.10	52	0.06	0.13	57	0.04	0.12	49	0.09	0.15	56	0.14	0.18
Nonaccrual assets	0.61	0.59	59	0.68	0.62	63	0.66	0.67	53	0.53	0.53	57	0.53	0.57
30+ days past due and nonaccrual assets	0.79	1.04	43	0.83	1.21	37	0.87	1.29	34	0.73	1.19	32	0.85	1.26
Percent of Total Assets														
90+ days past due and nonaccrual assets	0.42	0.43	56	0.51	0.49	61	0.49	0.52	52	0.45	0.44	58	0.47	0.48
90+ days past due and nonaccrual assets + other real estate owned	0.43	0.46	53	0.54	0.52	58	0.51	0.55	51	0.49	0.48	55	0.53	0.52
Restructured and Nonaccrual Loans and Leases														
+ OREO as Percent of:														
Total assets	0.62	0.52	65	0.82	0.56	78	0.72	0.60	68	0.81	0.53	79	0.91	0.60
Allowance for loan and lease losses	66.74	67.93	57	74.55	65.48	67	63.19	66.66	50	176.03	115.41	83	205.81	118.28
Equity capital + allowance for loan and lease losses	5.99	4.43	76	7.36	4.83	78	6.78	4.97	75	7.08	4.28	80	7.95	4.79
Tier 1 capital + allowance for loan and lease losses	6.88	5.28	71	8.85	5.98	78	7.86	6.05	71	8.90	5.65	81	9.91	6.16
Loans and leases + other real estate owned	0.94	0.88	59	1.20	0.92	74	1.03	0.97	59	1.11	0.85	72	1.31	0.96

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.15	0.24	42	0.16	0.39	28	0.25	0.39	41	0.21	0.38	30	0.27	0.42	34
	90+ days past due	0.06	0.12	65	0.12	0.15	74	0.07	0.16	60	0.17	0.16	75	0.25	0.22	74
	Nonaccrual.....	0.67	0.65	59	0.71	0.63	64	0.73	0.76	57	0.58	0.46	66	0.72	0.57	72
Commercial and industrial	30–89 days past due.....	0.19	0.17	63	0.02	0.23	13	0.09	0.23	26	0.04	0.31	12	0.03	0.30	12
	90+ days past due	0	0.02	48	0.01	0.03	48	0	0.03	36	0.01	0.05	42	0.01	0.05	43
	Nonaccrual.....	0.65	0.64	61	1.19	0.75	78	0.76	0.75	57	0.90	0.83	62	0.51	0.76	44
Individuals	30–89 days past due.....	0.84	0.55	78	0.67	0.58	58	0.91	0.83	59	0.87	0.83	51	1.62	0.84	85
	90+ days past due	0.08	0.07	69	0.46	0.13	85	0.17	0.14	70	0.47	0.17	83	0.52	0.16	84
	Nonaccrual.....	0.29	0.18	73	0.08	0.22	45	0.24	0.28	59	0.10	0.17	51	0.21	0.23	57
Depository institution loans	30–89 days past due.....	0	0	45	0	0.03	45	0	0	46	0	0	47	0	0	47
	90+ days past due	0	0	48	0	0	49	0	0	46	0	0	49	0	0	47
	Nonaccrual.....	0	0	48	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due.....	0.11	0.16	65	0	0.31	28	0.03	0.17	58	0	0.24	26	0	0.17	27
	90+ days past due	0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....	0	0.69	24	0	0.80	23	0.02	0.49	50	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due.....		0.01			0			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due.....	0.01	0.11	42	0.01	0.14	40	0.02	0.18	42	0	0.20	14	0	0.17	25
	90+ days past due	0.01	0.01	83	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....	0.36	0.13	82	0	0.15	37	0.30	0.15	75	0.07	0.13	56	0.06	0.14	55

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.28	0.35	55	0.35	0.60	46	0.43	0.65	40	0.42	0.67	35	0.48	0.71	40
	90+ days past due	0.14	0.27	73	0.29	0.29	76	0.16	0.33	72	0.38	0.31	79	0.50	0.46	75
	Nonaccrual	1.33	0.82	81	1.60	0.84	87	1.44	0.89	79	1.28	0.73	85	1.52	0.86	84
Revolving	30–89 days past due	0.32	0.29	61	0.47	0.40	66	0.58	0.48	60	0.71	0.45	77	0.78	0.50	76
	90+ days past due	0.36	0.02	96	0.56	0.03	99	0.43	0.03	98	0.43	0.05	94	0.67	0.05	95
	Nonaccrual	2.77	1.05	86	4.03	1.27	88	2.39	1.13	84	4.15	1	91	3.91	1.17	88
Closed-end	30–89 days past due	0.28	0.36	54	0.33	0.61	45	0.40	0.65	36	0.34	0.70	27	0.39	0.75	28
	90+ days past due	0.09	0.29	65	0.22	0.33	75	0.10	0.38	62	0.36	0.35	77	0.45	0.53	73
Junior lien	30–89 days past due	1	0.77	74	1.01	0.81	69	1.20	0.87	77	0.53	0.70	47	0.81	0.84	58
	90+ days past due	0.01	0.01	65	0.01	0.02	54	0.01	0.02	53	0.03	0.02	66	0.04	0.03	71
	Nonaccrual	0	0	85	0.01	0	87	0	0	75	0.01	0	90	0.01	0	77
	Nonaccrual	0.07	0.04	74	0.14	0.05	87	0.08	0.04	77	0.14	0.04	89	0.27	0.06	93
Commercial real estate	30–89 days past due	0.07	0.14	43	0.02	0.23	18	0.13	0.26	45	0.06	0.18	30	0.08	0.17	30
	90+ days past due	0	0.01	56	0	0.02	22	0	0.02	50	0.02	0.03	65	0.04	0.03	75
	Nonaccrual	0.27	0.52	34	0.09	0.43	13	0.25	0.62	25	0.06	0.23	21	0.05	0.28	18
Construction and development	30–89 days past due	0.07	0.12	64	0.01	0.24	31	0.17	0.28	56	0.01	0.28	27	0.20	0.21	59
	90+ days past due	0	0.01	78	0	0.01	34	0	0.01	75	0	0.02	33	0.01	0.02	73
	Nonaccrual	0.39	0.36	73	0.04	0.25	32	0.44	0.41	74	0.04	0.20	39	0.01	0.19	31
1–4 family	30–89 days past due	0.04	0.02	80	0	0.04	28	0.03	0.03	66	0	0.06	25	0.19	0.06	83
	90+ days past due	0	0	44	0	0	42	0	0	85	0	0	41	0	0	43
	Nonaccrual	0.01	0.02	67	0	0.04	27	0.05	0.03	80	0	0.02	30	0	0.02	28
Other	30–89 days past due	0.04	0.07	66	0.01	0.17	39	0.14	0.22	62	0.01	0.20	35	0	0.13	32
	90+ days past due	0	0	85	0	0	38	0	0	40	0	0.01	35	0.01	0.02	75
	Nonaccrual	0.39	0.29	75	0.04	0.18	40	0.39	0.35	72	0.04	0.17	45	0.01	0.15	36
Multifamily	30–89 days past due	0	0.06	28	0	0.08	24	0.34	0.09	84	0.05	0.08	62	0	0.10	18
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.07	0.14	58	0	0.08	17	0.09	0.11	63	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.08	0.14	49	0.03	0.20	23	0.09	0.23	44	0.07	0.14	33	0.06	0.17	24
	90+ days past due	0	0.01	64	0	0.02	27	0	0.02	26	0.02	0.03	66	0.05	0.03	78
	Nonaccrual	0.27	0.66	29	0.10	0.55	11	0.24	0.80	21	0.06	0.28	17	0.06	0.30	17
Owner Occupied	30–89 days past due	0.06	0.04	68	0.03	0.07	34	0.01	0.07	33	0.06	0.07	57	0.05	0.09	36
	90+ days past due	0	0	75	0	0.01	30	0	0	33	0.02	0.01	76	0.02	0.01	79
	Nonaccrual	0.07	0.25	22	0.08	0.24	28	0.12	0.27	27	0.04	0.16	24	0.02	0.17	18
Other	30–89 days past due	0.02	0.09	39	0	0.11	19	0.08	0.14	56	0	0.07	22	0.01	0.07	32
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0.03	0.01	80
	Nonaccrual	0.20	0.40	42	0.02	0.24	17	0.12	0.44	31	0.02	0.10	30	0.04	0.13	36
Farmland	30–89 days past due	0.29	0.11	80	0.12	0.31	60	0.24	0.11	81	0.24	0.23	68	1.38	0.25	90
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.10	21	0.93	1.24	52	0	1.13	19	0.58	0.84	55	0	1.23	38
Credit card	30–89 days past due	0.68	0.63	51	1.73	0.90	85	0.82	0.95	36	1.05	1.19	32	1.97	1.22	85
	90+ days past due	0.46	0.39	55	1.47	0.76	77	0.80	0.63	58	1.15	0.78	66	1.11	0.73	66
	Nonaccrual	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	5,341,009	3,135,834	5,419,949	3,126,119	3,228,533										
Retained earnings	2,764,763	1,830,577	2,453,095	1,798,442	1,542,408										
Accumulated other comprehensive income (AOCI)	-203,389	-134,798	-140,084	-239,608	-376,616										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	7,902,383	4,831,613	7,732,960	4,684,953	4,394,325										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,733,040	1,508,116	1,761,606	1,514,581	1,547,169										
Accumulated other comprehensive income-related adjustments	-203,390	-134,798	-140,084	-239,608	-376,616										
Other deductions from common equity tier 1 capital	928	849	1,067	1,044	70										
Subtotal:	6,371,805	3,457,446	6,110,371	3,408,936	3,223,702										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	6,371,805	3,457,446	6,110,371	3,408,936	3,223,702										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	426,323	240,289	376,721	95,624	95,624										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	294,816	294,816	294,816	255,890	246,047										
Additional tier 1 capital before deductions	721,139	535,105	671,537	351,514	341,671										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	721,139	535,105	671,537	351,514	341,671										
Tier 1 Capital	7,092,944	3,992,551	6,781,908	3,760,450	3,565,373										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	231,243	140,248	229,648	139,579	138,241										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	445,919	128,789	426,526	48,449	48,461										
Allowance for loan and lease losses in tier 2 capital	377,973	398,063	496,678	206,407	188,042										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	1,055,135	667,100	1,152,852	394,435	374,744										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	1,055,135	667,100	1,152,852	394,435	374,744										
Exited advanced approach tier 2 capital															
Total capital	8,148,079	4,659,651	7,934,760	4,154,885	3,940,117										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	87,657,369	47,937,436	83,867,764	42,839,029	40,486,664										
Less: Deductions from common equity tier 1 capital	1,733,968	1,508,965	1,762,673	1,515,625	1,547,239										
Less: Other deductions	-236,618	-255,462	-241,593	-260,042	-282,330										
Total assets for leverage ratio	86,160,019	46,683,933	82,346,684	41,583,446	39,221,755										
Total risk-weighted assets	61,990,573	37,360,843	63,139,717	37,045,782	33,002,595										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	10.28	12.66	14	9.25	11.98	7	9.68	12.35	7	9.20	12.11	5	9.77	12.09	10
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.44	13.44	14	10.69	12.72	18	10.74	13.08	12	10.15	12.78	10	10.80	12.85	16
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	13.14	15.42	9	12.47	14.77	8	12.57	15.23	8	11.22	14.36	2	11.94	14.45	6
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.23	9.11	25	8.55	9.03	38	8.24	9.13	24	9.04	9.76	33	9.09	9.71	33
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	133,505	102,267	173,814	182,817	261,993
Real estate loans.....	122,778	19,035	173,269	21,780	25,219
Commercial and industrial loans	10,727	2,728	545	23,787	38,144
Loans to depository institutions and other banks acceptances	0	80,504	0	137,250	198,630
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	133,505	102,267	173,814	182,817	261,993
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	30.55	-1.19	85	-45.23	10.27	9	-4.92	-2.40	50	-30.22	22.48	7	-13.96	7.24	23
Total selected assets.....	30.55	3.19	82	-45.23	5.10	13	-4.92	2.04	37	-30.22	12.40	10	-13.96	3.24	20
Deposits		9.07			10.22			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		4,730	6,078	5,491	7,303	10,985	-22.18	-80.33
1–4 family residential loans		4,730	6,078	5,491	7,303	10,985	-22.18	-80.33
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0.01	0.01	0.01	0.02	0.03		
1–4 family residential loans		0.01	0.01	0.01	0.02	0.03		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		16.45	15.03	17.35	16.04	18.39		
Home equity lines		3.86	3.65	4.25	4.16	5.43		
Credit card receivables.....		0.19	0.26	0.20	0.32	0.38		
Auto loans and other consumer loans.....		0.77	0.45	0.71	0.55	0.76		
Commercial and industrial loans		28.03	30.15	27.52	25.91	28.64		
All other loans and leases.....		50.71	50.45	49.98	53.02	46.39		

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure		0.01	0.07	0.04	0.17	0.07		
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		381	1,285	0	791	1,278	-70.35	-70.85
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....		381	1,285	0	791	1,278	-70.35	-70.85
90+ Days Past Due Securitized Assets								
1–4 family residential loans		641	1,148	1,190	331	754	-44.16	-59.43
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 90+ days past due securitized assets		641	1,148	1,190	331	754	-44.16	-59.43
Total past due securitized assets.....		1,022	2,433	1,190	1,122	2,032	-57.99	-64.60
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total net losses on securitized assets.....		0	0	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	8.05	21.14	0	10.83	11.63
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	8.05	21.14	0	10.83	11.63
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	13.55	18.89	21.67	4.53	6.86
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	13.55	18.89	21.67	4.53	6.86
Total past due securitized assets percent of securitized assets	21.61	40.03	21.67	15.36	18.50
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.28	0.35	0.40	0.36	0.42
Home equity lines	0.32	0.47	0.58	0.71	0.78
Credit card receivables	0.68	1.73	0.82	1.05	1.97
Commercial and industrial loans	0.19	0.02	0.09	0.04	0.03
All other loans and leases	0.07	0.02	0.11	0.04	0.08
Total managed loans past due 30–89 days	0.15	0.09	0.17	0.12	0.18
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.10	0.25	0.11	0.37	0.47
Home equity lines	0.36	0.56	0.43	0.43	0.67
Credit card receivables	0.46	1.47	0.80	1.15	1.11
Commercial and industrial loans	0	0.01	0	0.01	0.01
All other loans and leases	0	0	0	0.01	0.03
Total managed loans past due 90+ days	0.03	0.06	0.04	0.09	0.14
Total Past Due Managed Assets	0.18	0.16	0.21	0.21	0.32
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.10	-0.01	-0.02	-0.11	-0.06
Home equity lines	-0.66	-0.53	-0.35	-0.64	-0.49
Credit card receivables	3.47	4.17	2.97	3.16	3.46
Commercial and industrial loans	0.08	0.46	0.73	0.28	0.14
All other loans and leases	0.01	0.02	0.02	0.09	0.08
Net Losses on Managed Assets Percent of Total Managed Assets	-0.01	0.14	0.20	0.09	0.06

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		365,001	65,000	180,000	345,000	420,000	461.54	114.71
Dividends		365,000	65,000	180,000	345,000	420,000	461.54	114.71
Interest		1	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		92	71	117	756	1,386	29.58	-66.67
Dividends		92	71	117	756	1,386	29.58	-66.67
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		365,093	65,071	180,117	345,756	421,386	461.07	114.41
Securities gains (losses)		0	0	0	0	0		
Other operating income		62	-234	-134	724	83		-61.49
Total operating income		365,155	64,837	179,983	346,480	421,469	463.19	114.43
Operating Expenses								
Personnel expenses		32,414	15,919	43,067	34,536	33,046	103.62	163.21
Interest expense		15,663	10,956	33,036	23,207	21,798	42.96	125.33
Other expenses		12,931	9,618	17,031	25,928	29,872	34.45	133.07
Provision for loan and lease losses		0	0	0	-925	0		
Total operating expenses		61,008	36,493	93,134	82,746	84,716	67.18	145.86
Income (loss) before taxes		304,147	28,344	87,006	264,051	336,782	973.06	109.06
Applicable income taxes (credit)		-15,947	-6,946	-18,326	-19,285	-38,509		
Extraordinary items								
Income before undistributed income of subsidiaries		320,094	35,290	105,332	283,336	375,291	807.04	105.01
Equity in undistributed income of subsidiaries		220,473	32,144	740,160	157,572	169,751	585.89	
Bank subsidiaries		216,555	32,249	736,347	160,257	170,939	571.51	
Nonbank subsidiaries		3,918	-105	3,813	-2,685	-1,188		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		540,567	67,434	845,492	440,908	545,042	701.62	403.09
Memoranda								
Bank net income		581,555	97,249	916,347	505,257	590,939	498.01	373.47
Nonbank net income		4,010	-34	3,930	-1,929	198		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		8,338,753	85.77	5,081,037	77.80	8,176,786	87.29	5,038,946	4,742,129	64.12	216.53
Common and preferred stock		8,338,363	85.76	5,080,204	77.79	8,176,434	87.28	5,038,909	4,741,105	64.13	216.53
Excess cost over fair value		0	0	0	0	0	0	0	0	-100.00	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		390	0	833	0.01	352	0	37	1,024	-53.18	
Investment in nonbank subsidiaries		76,698	0.79	24,457	0.37	87,914	0.94	22,918	25,308	213.60	193.15
Common and preferred stock		76,689	0.79	24,450	0.37	87,902	0.94	22,906	25,295	213.66	193.12
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		9	0	7	0	12	0	12	13	28.57	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0		0			
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0		0			
Other receivables		0		0		0		0			
Assets Excluding Investment in Subsidiaries											
Net loans and leases		2,716	0.03	2,686	0.04	2,716	0.03	2,716	1,963	1.12	15.62
Securities		120,211	1.24	47,214	0.72	116,254	1.24	45,503	36,666	154.61	5276.16
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		1,013,899	10.43	1,257,418	19.25	826,502	8.82	368,218	331,467	-19.37	404.09
Cash and due from unrelated depository institution		304	0	1,408	0.02	265	0	1,050	3,018	-78.41	
Premises, furnishings, fixtures and equipment		318	0	142	0	349	0	20	48	123.94	438.98
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		169,480	1.74	116,155	1.78	157,028	1.68	120,535	137,992	45.91	-1.76
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		9,722,379	100.00	6,530,517	100.00	9,367,814	100.00	5,599,906	5,278,591	48.88	219.93
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	501,845	7.68	0	0	497,656	0	-100.00	
Borrowings with maturity over 1 year		796,117	8.19	794,760	12.17	795,442	8.49	0	486,739	0.17	56.92
Subordinated notes and debentures		0	0	0	0	0	0	0	0		
Other liabilities		414,314	4.26	175,461	2.69	318,279	3.40	176,682	158,195	136.13	207.04
Balance due to subsidiaries and related institutions		241,845	2.49	145,497	2.23	242,583	2.59	144,991	143,708	66.22	203131.09
Total liabilities		1,452,276	14.94	1,617,563	24.77	1,356,304	14.48	819,329	788,642	-10.22	126.07
Equity Capital		8,270,103	85.06	4,912,954	75.23	8,011,510	85.52	4,780,577	4,489,949	68.33	245.09
Perpetual preferred stock (income surplus)		519,971	5.35	240,289	3.68	470,370	5.02	95,624	95,624	116.39	443.77
Common stock		344,291	3.54	195,224	2.99	346,894	3.70	194,668	199,108	76.36	137.42
Common surplus		4,996,718	51.39	2,940,610	45.03	5,073,055	54.15	2,931,451	3,029,425	69.92	266.72
Retained earnings		2,612,512	26.87	1,671,629	25.60	2,261,275	24.14	1,798,442	1,542,408	56.29	176.26
Accumulated other comprehensive income		-203,389	-2.09	-134,798	-2.06	-140,084	-1.50	-239,608	-376,616		
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		9,722,379	100.00	6,530,517	100.00	9,367,814	100.00	5,599,906	5,278,591	48.88	219.93
Memoranda											
Loans and advances from bank subsidiaries		1,527	0.02	0	0	3,959	0.04	0	0		
Loans and advances from nonbank subsidiaries		239,867	2.47	145,262	2.22	238,272	2.54	144,593	143,255	65.13	
Notes payable to subsidiaries that issued TPS		231,243	2.38	140,248	2.15	229,648	2.45	139,579	138,241	64.88	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		326	0	0	0	161	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

